

Fill in this information to identify the case:

Debtor 1 Tiffany A Matthews

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 24-10940-djb

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION Court claim no. (if known): 7-2
NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER
TRUSTEE FOR RCF 2 ACQUISITION TRUST

Last 4 digits of any number you use to
identify the debtor's account: 5453

Date of payment change: 4/1/2025

Must be at least 21 days after date
of this notice

New total payment: \$1,093.93

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$688.67

New escrow payment: \$700.80

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Tiffany A Matthews

Print Name

Middle Name

Last Name

Case number (if known) 24-10940-djb

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Robert Shearer

Signature

Date March 5, 2025

Print



Robert Shearer

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Address

13010 Morris Rd, Suite 450
Number Street

Alpharetta
City

GA
State

30004
ZIP Code

Contact Phone

470 321 7112

Email

rshearer@raslg.com



P.O. Box 8619
Philadelphia, PA 19101-8619

Hours of Operation
Monday through Thursday 8:00 am to 9:00 pm, CT; Friday 8:00
am to 5:00 pm, CT

BRAD J SADEK
Sadek Law Offices, LLC
STE 220
1500 JFK BOULEVARD
Philadelphia PA 19102

Re: Account Number: [REDACTED]
Mortgagor(s): TIFFANY MATTHEWS

Property Address: 1534 RAINIER ROAD
BROOKHAVEN PA 19015

Our records indicate the above referenced account has been impacted by a bankruptcy filing. If a mortgagor has received a discharge in bankruptcy, Selene fully acknowledges that such mortgagor has no personal liability for the debt and is not attempting to collect the debt from that mortgagor personally. If the account is impacted by an active bankruptcy case, Selene fully acknowledges the automatic stay and is not attempting to collect the debt. THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY.

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note, however, that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

For Servicemembers and their Dependents: The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including, under most circumstances, a prohibition on foreclosure during and twelve months after the servicemember's active duty service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, except pursuant to a court order. You also may be entitled to other protections under these laws, including interest rate and fee relief. Please contact us to learn more about your rights.

P.O. Box 8619
Philadelphia, PA 19101-8619

BRAD J SADEK
Sadek Law Offices, LLC
STE 220
1500 JFK BOULEVARD
Philadelphia PA 19102



Online Information: www.selenefinance.com
Email: customerservice@selenefinance.com



Hours Of Operation: Monday through Thursday 8:00 am to 9:00 pm, CT; Friday 8:00 am to 5:00 pm, CT
Phone: (877) 735-3637
Hearing Impaired: Call 711 or (800) 735-2989
Fax: (866) 926-5496



Correspondence:
P.O. Box 8619
Philadelphia, PA 19101-8619

Analysis Date: 02/07/25
Loan Number: [REDACTED]
Borrower Name: TIFFANY MATTHEWS
Property Address: 1534 RAINIER ROAD
BROOKHAVEN PA 19015

Each year Selene Finance LP reviews your escrow account to determine your new monthly escrow payment. As you may know, we collect funds and hold them in your escrow account to pay your property taxes, flood insurance (if required), homeowner's insurance premiums and mortgage insurance premiums on your behalf. Below are answers to the most commonly asked questions we receive about the annual escrow analysis and the details related to your account.

1. What is the amount of my new monthly payment starting April 01, 2025?

Payment Items	Previous Payment	New Payment	Difference
Principal and Interest	\$393.13	\$393.13	\$0.00
Escrow	\$688.67	\$680.67	-\$8.00
Shortage	\$0.00	\$20.13	\$20.13
Total Payment	\$1,081.80	\$1,093.93	\$12.13

- Note:** If you currently use a third party bill pay service to make automatic payments, please update the amount scheduled to reflect the new payment amount listed above. If you are currently set up on automatic payments with Selene Finance LP, this new amount will automatically take effect with your April payment.

2. What are the most common reasons that my escrow payment may change from year to year?

- A. Increases or Decreases in Amounts Billed** – The amounts we collect each month to be held in your escrow account may change based on increases or decreases to your property taxes, mortgage insurance premiums, or homeowner's insurance premiums. The information below compares the amounts Selene Finance LP expected to pay for each item this past year from your escrow account to the actual amounts that were paid or will be due. The difference column reflects the increase or decrease for each escrowed item.

Escrowed Item	Anticipated Amounts Due	Actual Amounts Paid or Due	Difference
CITY/1ST PAR	\$822.44	\$822.44	\$0.00
COUNTY TAX	\$230.61	\$283.64	\$53.03
FLOOD INSURA	\$3,684.00	\$3,737.00	\$53.00
HOMEOWNERS I	\$2,812.25	\$2,540.25	-\$272.00
PMI	\$170.28	\$185.76	\$15.48
SCHOOL/ISD P	\$528.95	\$598.81	\$69.86
Total Annual Escrow Payments	\$8,248.53	\$8,167.90	-\$80.63
Monthly Escrow Payments	\$688.67	\$680.67	-\$8.00

- B. Repayment of Escrow Shortage** – According to the projections shown in Table 1 on the reverse side, your escrow account will fall below the minimum required balance of \$1,330.36 in March. This means you have a **shortage** of \$241.57 in your escrow account. Please be advised that this is not an attempt to collect any pre-petition escrow advances, which have been previously included in the subject mortgagee's Proof of Claim which includes the remaining escrow shortage of \$933.18.

Projected Low Escrow Balance	Allowable Low Escrow Balance	Shortage
\$155.61	\$1,330.36	(\$241.57)

ESCROW SHORTAGE SUMMARY

Loan Number: [REDACTED]
Name: BRAD J SADEK
Sadek Law Offices, LLC
Shortage Amount: \$241.57

The total shortage has been divided over 12 month(s) and \$20.13 will automatically be added to your monthly payment effective April 01, 2025.

If you have questions about this shortage amount, please contact us at (877) 735-3637.



ESCROW ACCOUNT PROJECTIONS AND ACTIVITY HISTORY

Table 1 shows a month by month estimate of the activity we anticipate will occur in your escrow account over the next 12 months. This table shows the projected low balance point that is used to calculate an escrow surplus or shortage.

TABLE 1 - ACCOUNT PROJECTIONS

Month	Description	Payments Estimate	Disbursements Estimate	Current Projected Balance	Required Projected Balance	Difference
	Beginning Balance			\$155.47	\$1,330.22	
April 25	PMI	\$680.67	\$15.48	\$820.66	\$1,995.41	-\$1,174.75
May 25	PMI	\$680.67	\$15.48	\$1,485.85	\$2,660.60	-\$1,174.75
June 25	PMI	\$680.67	\$15.48	\$2,151.04	\$3,325.79	-\$1,174.75
July 25	PMI	\$680.67	\$15.48	\$2,816.23	\$3,990.98	-\$1,174.75
August 25	PMI	\$680.67	\$15.48	\$3,481.42	\$4,656.17	-\$1,174.75
August 25	SCHOOL/ISD P	\$0.00	\$598.81	\$2,882.61	\$4,057.36	-\$1,174.75
September 25	PMI	\$680.67	\$15.48	\$3,547.80	\$4,722.55	-\$1,174.75
October 25	PMI	\$680.67	\$15.48	\$4,212.99	\$5,387.74	-\$1,174.75
November 25	PMI	\$680.67	\$15.48	\$4,878.18	\$6,052.93	-\$1,174.75
December 25	PMI	\$680.67	\$15.48	\$5,543.37	\$6,718.12	-\$1,174.75
January 26	PMI	\$680.67	\$15.48	\$6,208.56	\$7,383.31	-\$1,174.75
January 26	FLOOD INSURA	\$0.00	\$3,737.00	\$2,471.56	\$3,646.31	-\$1,174.75
February 26	PMI	\$680.67	\$15.48	\$3,136.75	\$4,311.50	-\$1,174.75
March 26	PMI	\$680.67	\$15.48	\$3,801.94	\$4,976.69	-\$1,174.75
March 26	COUNTY TAX	\$0.00	\$283.64	\$3,518.30	\$4,693.05	-\$1,174.75
March 26	CITY/1ST PAR	\$0.00	\$822.44	\$2,695.86	\$3,870.61	-\$1,174.75
March 26	HOMEOWNERS I	\$0.00	\$2,540.25	\$155.61	\$1,330.36	-\$1,174.75 **
Totals		\$8,168.04	\$8,167.90			

** Low Balance used to determine escrow surplus or shortage.

Federal law (RESPA) allows lenders to maintain a two month cushion in an escrow account. A lower cushion may be required under state law. The cushion helps minimize the amount your escrow account could be overdrawn if tax or insurance payments increase.

Table 2 itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. Last year's estimates are next to the actual activity. An asterisk (*) indicates a difference between the estimated and actual payments and disbursements. The letter 'E' beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

TABLE 2 - ESCROW ACTIVITY HISTORY

Month	Description	Payments Estimate	Actual	Projected Disbursement Estimate	Actual	Projected Escrow Balance	Actual Escrow Balance
	Beginning Balance					\$1,330.87	-\$9,847.99
April 24	PMI	\$688.67	\$558.98 *		\$15.48 *	\$2,019.54	-\$9,304.49
May 24	PMI	\$688.67	\$558.98 *	\$15.48	\$15.48	\$2,692.73	-\$8,760.99
June 24	PMI	\$688.67	\$558.98 *	\$15.48	\$15.48	\$3,365.92	-\$8,217.49
July 24	PMI	\$688.67	*	\$15.48	\$15.48	\$4,039.11	-\$8,232.97
August 24	PMI	\$688.67	*	\$15.48	\$15.48	\$4,712.30	-\$8,248.45
August 24	SCHOOL/ISD P			\$528.95	\$598.81 *	\$4,183.35	-\$8,847.26
September 24	PMI	\$688.67	\$1,676.94 *	\$15.48	\$15.48	\$4,856.54	-\$7,185.80
October 24	PMI	\$688.67	*	\$15.48	\$15.48	\$5,529.73	-\$7,201.28
November 24	PMI	\$688.67	*	\$15.48	\$15.48	\$6,202.92	-\$7,216.76
December 24	PMI	\$688.67	\$1,456.32 *	\$15.48	\$15.48	\$6,876.11	-\$5,775.92
December 24	FLOOD INSURA				\$3,737.00 *	\$6,876.11	-\$9,512.92
January 25	PMI	\$688.67	\$728.16 *	\$15.48	\$15.48	\$7,549.30	-\$8,800.24
January 25	FLOOD INSURA			\$3,684.00	*	\$3,865.30	-\$8,800.24
January 25	HOMEOWNERS I				\$2,540.25 *	\$3,865.30	-\$11,340.49
February 25	PMI	\$688.67	\$11,944.33 E	\$15.48	\$15.48 E	\$4,538.49	\$588.36
February 25	COUNTY TAX			\$283.64 *		\$4,538.49	\$304.72
March 25	PMI	\$688.67	\$688.67 E	\$15.48	\$15.48 E	\$5,211.68	\$977.91
March 25	COUNTY TAX			\$230.61	*	\$4,981.07	\$977.91
March 25	CITY/1ST PAR		E	\$822.44	\$822.44 E	\$4,158.63	\$155.47
March 25	HOMEOWNERS I			\$2,812.25	*	\$1,346.38	\$155.47
Totals		\$8,264.04	\$18,171.36	\$8,248.53	\$8,167.90		

If you have questions about your escrow analysis statement please contact our Customer Service Department at (877) 735-3637.

If you have an active bankruptcy or have received a bankruptcy discharge, we are sending this for informational, legal, or compliance purposes only. We are not trying to collect against you personally. If you have questions about this communication or your obligation to pay, please contact your attorney.

I HEREBY CERTIFY that on March 5, 2025, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Tiffany A Matthews
1534 Rainer Road
Brookhaven, PA 19015

And via electronic mail to:

BRAD J. SADEK
Sadek Law Offices, LLC
1500 JFK Boulevard
Ste 220
Philadelphia, PA 19102

KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106

United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107

By: /s/ Jai Young
Jai Young